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THE EFFECT OF MARKETING COMMUNICATION TOOLS ON SERVICE QUALITY AND CUSTOMER SATISFACTION IN THE FINANCIAL SERVICES SECTOR IN GHANA

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ABSTRACT

This study examines the effect of marketing communication tools on service quality and customer satisfaction in the financial services sector in Ghana. A quantitative research approach was employed. A total of 382 managers were selected to participate in this study from non-banks, banks and insurance companies in Accra. Confirmatory Factor Analysis (CFA) was used to present results through AMOS. In data analysis, the CFA model is of good fit at 5% significance level ($\chi2 = 13.43$, $p = 0.543$). Each of the communication tools makes a significant effect on service quality and customer satisfaction, though this effect is negative in terms of a few communication tools. The study recommends that financial service providers invest in the communication tools but with priority given to those making the largest positive effects on customer satisfaction like public relations.

KEYWORDS: Marketing Communication, Market Communication Tools, Service Quality & Customer Satisfaction

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INTRODUCTION

Many contemporary business markets are very competitive. The impact of the global economic recession that was at its peak in 2008-2009 has also worsened the unviability of many markets (Mahyari, 2010), particularly those in developing African countries (Mahyari, 2010; Frimpong, 2014a). Given this situation, businesses, especially those operating in large markets, are expected to be super-competitive by providing superior quality products and services that offer customers maximum value. Moreover, businesses ought to improve top-of-the-mind awareness of their services and products, without which competing businesses may snatch their share of the market.

Creating awareness on services requires adequate investment in appropriate marketing communication, which is basically a facet of marketing aimed at communicating to customers and potential customers the value of services and products (Manisha, 2012; Frimpong, 2014a). There are several marketing communicating tools (e.g. advertising, promotions, events marketing, personal selling) used in different market, strategic and financial situations. By implication, every business would have to make a choice of these tools depending on the nature of its market, strategy and financial capacity.

For large organizations such as banks and other financial institutions, several of these marketing communication tools could be used at a time. Thus, a business operating in a large market could blend advertising, personal selling, sales promotion and other market communication tools in its effort to create awareness on its products and services. Some researchers (e.g. Picton & Broderick, 2001; Manisha, 2012; Frimpong, 2014a) have

also opined that deploying a mix or more than one of these tools could maximize expected impact on sales and business performance. Similarly, some studies (e.g. Frimpong, 2014a) have confirmed that integrating and implementing marketing communication tools influence customers' service quality perceptions in the financial sector.

Ekhlassi Maghsoodi & Mehrmanesh (2012) have observed that there is a paucity of research on the nexus between individual and integrated marketing communication tools and customer satisfaction. The idea that marketing communication contributes to customer satisfaction is therefore more theoretical and less empirical. Moreover, little research has been executed on the relationship between individual marketing communication tools. Meanwhile, this relationships could exist when two or more tools are used at a time within an organization, and knowledge of it could inform decisions on which options are more effective.

In the financial services sector in Ghana, businesses use many of the marketing communication tools at a time (Frimpong, 2014a). However research has been unable to examine to a sufficient extent whether or not these tools correlate and if they impact service quality and customer satisfaction individually and as mix of communication approaches. In Ghana, a few studies (e.g. Frimpong, 2014a; Frimpong, 2014b) have examined the effect of marketing communication tools on service quality. These studies however did not consider the relationship between each of the marketing communication tool and customer satisfaction, which is the ultimate any business would want to pursue. There is consequently little or no evidence as to whether or not the marketing communication tools employed in the financial services sector in Ghana influence customer satisfaction. This research gap may deprive management of financial service providers of relevant knowledge needed to improve the contribution of marketing communication tools to business performance and growth. This study is conducted to contribute to a remedy of this gap.

LITERATURE REVIEW

Customer satisfaction is one of the commonest terms used in marketing. It is basically a measure of whether or not customers of a business are satisfied with some service or product. It is defined as the number of customers whose reported experience with a firm, its service or product exceeds specified satisfaction goals (Osman & Santosa, 2013). Customer satisfaction is also generally described as a measure of the extent to which products/services supplied by a company meet or surpass customer expectation (Poku & Zakari, 2013). This definition forms the basis of the application of the Disconfirmation Model, which is a theoretical framework for measuring customer satisfaction.

The Disconfirmation Model is a theory that explains the comparison of customer expectations with the perceived performance ratings of a service or product (Ganiyu, 2012). More precisely, a customer's expectations are confirmed when a service/product performs as expected. On the other hand, it is negatively confirmed when a service/product performs poorly than expected. The Disconfirmation Model is associated with four constructs, which are expectations, performance, disconfirmation and satisfaction. Satisfaction occurs when performance of the service/product exceed expectations (Farris et al., 2010). From this point of view, an individual will simply indicate "I'm satisfied" or "no satisfied" when asked to express satisfaction for a service/product. For this reason, the disconfirmation approach to measuring customer satisfaction employs the 22-item SERQUAL model and an item asking whether or not the customer is satisfied (Ganiyu, 2012; Poku & Zakari, 2013).

Service quality is the comparison of expectations of customers about a service with performance. Service quality is achieved when performance exceeds customer expectations (Zeithaml et al., 1990). For this reason, a business with high

service quality will meet customer needs while remaining agile and economically competitive. Service quality is however not an easy end to achieve. Thus the business has to properly design and implement operational models aimed at meeting the needs and wants of customers. The business would also have to employ competent staff who can relate well with customers and other business stakeholders in pursuing service delivery goals for the business. To add, the business would need to integrate properly with its market and public through the use of marketing communication tools. If a business takes these and all basic steps towards addressing customer needs, service quality is not the only expected outcome – customers also become satisfied.

As mentioned above, effective market communication is a requirement for earning service quality and customer satisfaction and thus for growing a business. The market communication mix constitutes a blend of advertising, personal selling, sales promotion, direct marketing, events marketing, internet marketing and public relations (Kotler & Armstrong, 2010; Frimpong, 2014a). Advertising is basically concerned with any paid form of non-personal presentation and promotion of ideas, goods, or services (Manisha, 2012). It often accompanies the delivery of information relating to the value of a service or product and the organization providing them. Advertising includes print, broadcast, outdoor, and other alternatives (Kotler & Armstrong, 2010). The information delivered through advertising may be appealing to customers. Advertising may therefore positively impact business performance through service quality and satisfaction. Studies have also confirmed a positive relationship between advertising and service quality, customer satisfaction and business performance (Manisha, 2012; Frimpong, 2014a).

Personal selling involves personal engagement of the organization's sales force with the public to make sales and build customer relationships (Porcu et al., 2012). Though it is more suitable for attracting and winning new customers, personal selling is a means of serving existing customers (Rawal, 2013); hence it has the potential of positively contributing to service quality and customer satisfaction. In fact, some studies (e.g. Porcu et al., 2012; Manisha, 2012) have confirmed that personal selling positively impacts service quality, customer satisfaction and loyalty, but there is a paucity of studies linking personal selling to both service quality and customer satisfaction in a Ghanaian context. Personal selling typically involves sales presentations, trade shows, and incentive programs (Kotler & Armstrong, 2010; Rawal, 2013).

Sales promotion is a short-term program or activity that is aimed at encouraging the purchase or sale of a product or service in an organization (Porcu et al., 2012; Kotler & Armstrong, 2012). It offers an organization the opportunity to reward existing customers and to attract new customers (Kotler & Armstrong, 2010; Fill & Jamieson, 2011). Of all the marketing communication tools, sales promotion has the strongest impact on service quality and customer satisfaction (Manisha, 2012). Sales promotion includes point-of-purchase displays, premiums, discounts, offer of coupons, specialty advertising, and product/service demonstrations (Rawal, 2013; Frimpong, 2014a). In Ghanaian context, Frimpong (2014a) found a positive effect of sales promotion on service quality. Currently however, no identifiable research has examined the nexus between sales promotion and both service quality and customer satisfaction in Ghana. There is also a paucity of studies that examine the effect of sales promotion on both service quality and customer satisfaction on a global scale.

Public relations is concerned with building good relations with the company's public place or customer populace by obtaining favorable publicity, building up a good "corporate image," and handling or heading off unfavorable rumors, stories, and events about the organization (Kotler & Armstrong, 2010; Rawal, 2013). Public relations are developed based on the principle that whatever customers perceive about the organization can be influenced through a planned effort to communicate happenings in the organization to the public. Public relations have also been confirmed to positively affect

service quality and customer satisfaction (Frimpong, 2014a; Porcu et al., 2012). However, no identifiable study has examine the effect of public relations on both service quality and customer satisfaction in a Ghanaian context.

Direct marketing is about communicating directly with carefully targeted individual consumers to obtain an immediate response (Porcu et al., 2012). This communication process is facilitated through the use of mail, telephone, fax, e-mail, and other non-personal tools. Soliciting and eliciting direct response from key customers is the primary goal of direct marketing (Frimpong, 2014a). Direct marketing includes catalogues, telemarketing, fax transmissions, and the internet (Kotler & Armstrong, 2010). Internet marketing is an emerging direct marketing tool. It involves deploying any of the communication tools discussed so far via the internet (Porcu et al., 2012; Manisha, 2012). For instance, direct marketing and advertising are frequently conducted online to a specific audience. When well implemented, internet marketing can positively influence service quality perceptions and customer satisfaction. Frimpong (2014a) is one of the few researchers to confirm a positive effect of internet marketing on service quality in Ghana. Nevertheless, no identifiable study has tested the effect of internet marketing on both service quality and customer satisfaction in a Ghanaian context.

To reiterate, studies conducted in different jurisdictions and contexts have confirmed that the above marketing communication tools make a positive impact on service quality and customer satisfaction (Porcu et al., 2012; Manisha, 2012; Frimpong, 2014a). However, no identifiable study has examined the effect of these tools on both service quality and customer satisfaction in the financial services sector in Ghana. As a result, little is known about how much service quality serves as a mediating variable between each of the marketing communication tools and customer satisfaction. Meanwhile, customer satisfaction is the ultimate outcome expected by businesses for implementing these communication tools. To provide a basis for selecting and implementing these marketing communication tools in an organization, empirical evidences are needed on whether or not each of them positively influence customer satisfaction directly and through service quality. This study, on the basis of the reviewed literature, therefore tests the following null hypotheses:

H01: Advertising makes no significant effect on service quality among the financial service providers;

H02: Personal selling makes no significant effect on service quality among the financial service providers;

H03: Sales promotion makes no significant effect on service quality among the financial service providers;

H04: Public relations makes no significant effect on service quality among the financial service providers;

H05: Direct marketing makes no significant effect on service quality among the financial service providers;

H06: Events marketing makes no significant effect on service quality among the financial service providers;

H07: Internet marketing makes no significant effect on service quality among the financial service providers;

H08: Advertising makes no significant effect on service quality among the financial service providers;

H09: Personal selling makes no significant effect on customer satisfaction among the financial service providers;

H010: Sales promotion makes no significant effect on customer satisfaction among the financial service providers;

H011: Public relations makes no significant effect on customer satisfaction among the financial service providers;

H012: Direct marketing makes no significant effect on customer satisfaction among the financial service providers;

H013: Events marketing makes no significant effect on customer satisfaction among the financial service providers;

H014: Internet marketing makes no significant effect on customer satisfaction among the financial service providers;

H015: Advertising makes no significant effect on customer satisfaction among the financial service providers; and

H016: Service quality makes no significant effect on customer satisfaction among the financial service providers.

METHODS AND MATERIALS

This study adopts a cross-sectional quantitative research technique to examine the stated hypothesis using a Confirmatory Factor Analysis (CFA). The researcher used cross-sectional data collected from the head offices of five (5) each of commercial banks, non-bank financial institutions (i.e. micro-finance and business finance companies) and insurance companies, which agreed to participate in the study and to provide access to relevant information.

Data on the marketing communication tools were collected from employees in the marketing department was collected from managers in the marketing departments of the selected firms. These employees were to be available to respond to questionnaires at the time of the study and were expected to have worked in their respective companies for at least a year. This study focused on marketing managers because they likely had the best knowledge about the marketing communication tools. In all, 382 managers (banks = 126; non-banks = 124; insurance companies = 122) satisfied the selection criteria.

Data on service quality and customer satisfaction were collected from customers of the 15 financial services firms. Since the number of responding managers were 382, the researcher decided to select the same number of customers from the participating firms (banks = 126; non-banks = 124; insurance companies = 122) using similar selection criteria. The selection criteria for customers were: (1) the customer must have been a customer in the firm for at least two years; (2) the customer should be willing to respond to questionnaires at the time of data collection; and (3) the customer should have been exposed to all the marketing communication tools for at least once. Though 1322 customers met these criteria (banks = 543; non-banks = 432; insurance companies = 357), 382 were selected using the simple random sampling procedure.

Self-reported questionnaires were used to collect data from participants. The SERVQUAL model was used to measure service quality, whereas the disconfirmation model was used to measure customer satisfaction in accordance with Manisha, (2012). The marketing communication tools were measured based on Ekhlassi et al. (2012). All variables were measured based on a five-point Likert scale: strongly disagree (1); disagree (2); not sure (3); agree (4); and strongly agree (5). The validity of each construct was confirmed on the basis of the following Chronbach alpha values reached: service quality = 0.863; and marketing communication tools = 0.798.

Data was collected by means of hand delivery in about three weeks. Questionnaire administration was done at the head offices of the selected firms after respondents had agreed to respond and signed an informed consent form. Out of 382 questionnaires administered, 351 of them were analyzed. Thus 31 were dropt out for containing major response or nonresponse errors.

Data was analyzed using CFA through AMOS (i.e. Analysis of Moment Structures). CFA was used owing to the fact that it could simultaneously test the effects of the marketing communication tools on both service quality and customer satisfaction, test for the effect of service quality on customer satisfaction, and consequently capture the mediation effect of service quality on customer satisfaction.

RESULTS

In this section, findings of the study are presented. Table 1 shows a summary of the correlation between each of the marketing communication mix tools and service quality and customer satisfaction. The correlation between service quality and customer satisfaction is also shown in this table.

Table 1: Correlation Matrix

	1	2	3	4	5	6	7	8	9
Advertising	1	.681**	.815**	.862**	.727**	.865**	.695**	.875**	.681**
Personal Selling		1	.658**	.764**	.678**	.763**	.598**	.838**	.824**
Sales promotions			1	.802**	.674**	.623**	.688**	.711**	.580**
Public relations				1	.828**	.771**	.689**	.875**	.767**
Direct marketing					1	.728**	.803**	.836**	.729**
Events management						1	.639**	.846**	.751**
Internet marketing							1	.828**	.837**
SQual								1	.898**
CSat									1

**Correlation significant at 1% significant level

In Table 1, there is a strong positive correlation between service quality and each of the marketing communication tools at 1% significance level (two-tailed). For instance, advertising makes a strong positive correlation with service quality (R = 0.681, p = .000). Event management makes the strongest correlation with service quality at the same level of significance (R = .865, p = .000). Customer satisfaction also makes a significant positive correlation with each of the communication tools at 1% significance level (two-tailed). Last but not least, there is a strong positive correlation between service quality and customer satisfaction (R = 0.898, p = .000). Since all relevant correlations are significant, the hypothesized effects could be tested.

Table 2: Model Fit Measures

Measure	Default	Independence
Discrepancy/ (χ^2)	13.43	1342.162
p-value	.543	.000
DF	1	36
TLI (rho2)	0.986	0.000
RMSEA	0.022	0.432

KEY: DF = degree of freedom; TLI = Tucker-Lewis Index; RMSEA = random mean square error approximation

Table 2 shows the model fit statistics of the CFA. In this table, the chi-square test is not significant at 5% significance level (χ^2 = 13.43, p = 0.543). According to Asiamah et al. (2016), this means that the CFA model is of good fit. Other indices that corroborate the fit of the model are the TLI and RMSEA, which are theoretically expected to be greater than 0.9 and less than 0.5 respectively (Asiamah et al., 2016; Kelava, 2016). The CFA model is therefore of a good fit. Table 3, Table 4 and Table 5 therefore show effects estimated.

Table 3: Regression Estimates

DV	Path	IV	Estimate	S.E.	C.R.	P
Squal	<---	Advert	0.036	0.002	16.646	***
Squal	<---	Persselling	0.220	0.011	20.713	***
Squal	<---	Spromotions	-1.271	0.078	-16.379	***
Squal	<---	Prelations	0.124	0.02	6.215	***
Squal	<---	Dmarket	0.068	0.029	2.359	0.018
Squal	<---	Events	-0.164	0.035	-4.732	***
Squal	<---	Imarketing	0.162	0.009	18.948	***
Csat	**<---**	**Squal**	**1.017**	**0.195**	**5.208**	*****
Csat	<---	Imarketing	0.955	0.045	21.43	***
Csat	<---	Events	0.904	0.131	6.93	***
Csat	<---	Dmarket	-1.531	0.107	-14.363	***
Csat	<---	Prelations	1.038	0.077	13.494	***
Csat	<---	Spromotions	-2.822	0.377	-7.486	***
Csat	<---	Persselling	0.544	0.058	9.38	***
Csat	<---	Advert	-0.082	0.011	-7.632	***

** Effect significant at 1% significance level

KEY: DV = dependent variable; IV = independent variable; C.R. = critical ratio, S.E. = standard error; P = p-value

Table 4: Covariance Estimates

Variable	path	Variable	Estimate	S.E.	C.R.	P
Imarketing	<-->	Events	0.218	0.022	9.929	***
Imarketing	<-->	Dmarket	0.323	0.026	12.513	***
Imarketing	<-->	Prelations	0.44	0.041	10.835	***
Imarketing	<-->	Spromotions	0.094	0.009	9.934	***
Imarketing	<-->	Persselling	0.278	0.065	4.309	***
Advert	<-->	Imarketing	5.461	0.663	8.236	***
Events	<-->	Dmarket	0.091	0.008	11.702	***
Events	<-->	Prelations	0.164	0.013	12.332	***
Events	<-->	Spromotions	0.026	0.003	9.258	***
Events	<-->	Persselling	0.139	0.017	7.991	***
Advert	<-->	Events	2.357	0.214	11.027	***
Dmarket	<-->	Prelations	0.198	0.015	13.333	***
Dmarket	<-->	Spromotions	0.031	0.003	9.884	***
Dmarket	<-->	Persselling	0.151	0.024	6.385	***
Advert	<-->	Dmarket	1.867	0.226	8.264	***
Prelations	<-->	Spromotions	0.068	0.006	12.008	***
Prelations	<-->	Persselling	0.256	0.032	8.055	***
Advert	<-->	Prelations	4.197	0.383	10.958	***
Spromotions	<-->	Persselling	0.029	0.007	4.406	***
Advert	<-->	Spromotions	0.888	0.086	10.365	***

*** Covariance significant at 1% significant level

KEY: C.R. = critical ratio, S.E. = standard error; P = p-value

Table 5: Indirect, Direct and Total Effects

Type	DV	IV							
		persselling	spromotions	prelations	dmarket	events	Imarketing	advert	SQual
Indirect	SQual	0.000	0.000	0.000	0.000	0.000	0.000	0.000	0.000
	CSat	0.224	-1.293	0.126	0.069	-0.167	0.165	0.037	0.000
Direct	SQual	0.22	-1.271	0.124	0.068	-0.164	0.162	0.036	0.000
	CSat	0.544	-2.822	1.038	-1.531	0.904	0.955	-0.082	1.017
Total	SQual	0.22	-1.271	0.124	0.068	-0.164	0.162	0.036	0.000
	CSat	0.768	-4.115	1.164	-1.462	0.738	1.12	-0.045	1.017

KEY: DV = dependent variable; IV = independent variable

In Table 3, all communication tools, apart from sales promotion and events management, make a significant positive effect on service quality at 1% significance level. This means that service quality perceptions improve with an increase in the level of application of these tools. The negative effect of sales promotion and events marketing could be attributed to the influence of the other communication tools. Service quality makes a significant positive effect on customer satisfaction at the same level of significance ($\beta = 1.017$, $p = .000$). This means that customer satisfaction increases with satisfaction. Satisfaction is also significantly predicted by all the communication tools at the same level of significance, though some of the effects are negative.

In Table 4, all correlations are significant at 1% significance level. In Table 5, each of the marketing communication tools accounts for direct and indirect effect on customer satisfaction, though the indirect effect of advertising is small ($\beta = 0.037$). The largest indirect effect on customer satisfaction comes from personal selling ($\beta = 0.224$). Also the largest direct effect on customer satisfaction comes from sales promotion ($\beta = 0.544$), though this effect is negative. Evidently, all hypotheses of this study are confirmed.

DISCUSSIONS

Data analysis confirms that each of the marketing communication tools makes a significant effect on service quality and customer satisfaction. The majority of communication tools make a positive effect on service quality and customer satisfaction – service quality and customer satisfaction increase with increased effectiveness of the application of these tools. This result is consistent with anecdotal evidences in the literature (Kotler & Armstrong, 2010; Manisha, 2012; Frimpong, 2014a). Moreover, the positive effect of these communication tools on service quality is supported in Ghana by Frimpong (2014a).

Two variables, namely events marketing and sales promotion make negative effects on service quality. This result means that service quality decreases when the extent of application of these two tools increases. Though this result refutes the general evidence provided in the literature (Kotler & Armstrong, 2010; Manisha, 2012), it may be attributable to one of these situations: (a) the presence of significant correlations between the communication tools (see Table 1); and (b) the two communication tools were not effectively or properly organized in the financial institutions surveyed. These conditions may have also influenced the negative effect of three of the communication tools on customer satisfaction.

This study also confirms that service quality makes a significant positive effect on customer satisfaction. By implication, customer satisfaction increases with service quality. Though this evidence is consistent with the majority of studies (Manisha, 2012; Frimpong, 2014a), it forms the basis of the indirect effect of each of the marketing communication tools on customer satisfaction. Thus, with reference to Table 5, all communication tools account for some indirect effect on customer satisfaction, though the indirect effect of marketing and advertising is small.

Drawing from the study's findings, financial service providers would have to invest in deploying the communication tools towards improving service quality and customer satisfaction. Firms may prioritize investment towards maximizing the impact of personal selling and public relations, which make the largest impact on service quality and customer satisfaction respectively. Service providers must however endeavor to optimize the cost of applying these tools, since this cost is potentially large and unbearable.

CONCLUSIONS

Each of the market communication tools make a significant effect on service quality. This result means that service quality changes with a change in the level of market communication at the level of each tool. Apart from sales promotion and events marketing, the communication tools make a positive impact on service quality. Invariably, service quality increases with increased level of application of these communication tools. Logically, sales promotion and events management would have made a positive effect on service quality in the absence of the controlled correlations among the communication tools. Generally, it is concluded that all the market communication tools are relevant to the attainment of service quality.

To add to the above, the market communication tools make a significant effect on customer satisfaction. Thus, customer satisfaction changes with a change in the level of market communication at the level of each tool. Apart from direct marketing and sales promotion, the communication tools make a positive impact on customer satisfaction. The negative effects of sales promotion and direct marketing on customer satisfaction is attributable to the controlled correlations among the communication tools. It is thus concluded that all the market communication tools are relevant to the attainment of customer satisfaction.

Service quality makes a positive effect on customer satisfaction. It is therefore concluded that the marketing communication tools make some indirect effect on customer satisfaction through service quality. This study therefore finds support for all the hypotheses tested.

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